

## Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court  
Southern District of IowaIn re:  
Jim M Davis  
Patricia A Davis  
DebtorsCase No. 12-03433-als  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0863-4

User: admin  
Form ID: 1B18Page 1 of 3  
Total Noticed: 25

Date Rcvd: Feb 05, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2013.

db/jdb +Jim M Davis, Patricia A Davis, 1336 150th Street, Clemons, IA 50051-9610  
 801860872 Alliant Energy, P.O. Box 3066, Cedar Rapids, IA 52406-3066  
 801860873 Bank of America, P.O. Box 982234, El Paso, TX 79998-2234  
 801860882 +Kevin Abbott, Wetsch, Abbott & Osborn, 974 - 73rd Street, Suite 20,  
 Windsor Heights, IA 50324-1071  
 801860883 +Mary Greeley Medical Center, 1111 Duff Avenue, Ames, IA 50010-5792  
 801860884 +McFarland Clinic, 1215 Duff Avenue, Ames, IA 50010-5469  
 801860886 +Prairie Land Co-op, 115 E. Oak Street, Hubbard, IA 50122-7826  
 801860888 +State Collection Service, PO Box 6250, Madison, WI 53716-0250  
 801860889 +The Bureaus, 1717 Central Street, Evanston, IL 60201-1590  
 801860892 +Wetsch, Abbott & Osborn, P.L.C., 974 - 73rd Street, Suite 20, Des Moines, IA 50324-1071

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

EDI: RECOVERYCORP.COM Feb 05 2013 23:18:00 The Bureaus, Inc.,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 801860871 +E-mail/Text: aimcorpgeneral@aol.com Feb 05 2013 23:18:18 AIM Corporation,  
 2020 Fairgrounds Road, Suite 204, Casper, WY 82604-2970  
 801860874 +EDI: BANKAMER.COM Feb 05 2013 23:18:00 Bank of America, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410-8119  
 801860875 +EDI: CAPITALONE.COM Feb 05 2013 23:18:00 Capital One Bank, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 801860876 E-mail/Text: charlie@litowlaw.com Feb 05 2013 23:17:46 Charles Litow, P.O. Box 2165,  
 Cedar Rapids, IA 52406-2165  
 801860877 EDI: CHASE.COM Feb 05 2013 23:18:00 Chase Card Services, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 801860878 E-mail/Text: bonnieh@colonialsavings.com Feb 05 2013 23:18:33 Colonial S&L Mortgage,  
 2624 West Fwy, Fort Worth, TX 76102-7109  
 801860879 EDI: DISCOVER.COM Feb 05 2013 23:18:00 Discover Financial Services, P.O. Box 15316,  
 Wilmington, DE 19850  
 801860880 +EDI: HFC.COM Feb 05 2013 23:18:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
 801860881 EDI: IRS.COM Feb 05 2013 23:18:00 Internal Revenue Service - Insolvency,  
 210 Walnut Street, Stop 5301, Des Moines, IA 50309-2103  
 801860885 EDI: MID8.COM Feb 05 2013 23:18:00 Midland Credit Management, Inc., PO Box 60578,  
 Los Angeles, CA 90060-0578  
 801860887 E-mail/Text: bankruptcy@bbandt.com Feb 05 2013 23:18:18 Sheffield Financial, P.O. Box 1704,  
 Clemmons, NC 27012-1704  
 801868248 EDI: RECOVERYCORP.COM Feb 05 2013 23:18:00 The Bureaus, Inc.,  
 c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 801860890 EDI: USBANKARS.COM Feb 05 2013 23:18:00 US Bank, P.O. Box 2846, Oshkosh, WI 54903-2846  
 801860891 +EDI: AFNIVZWIRE.COM Feb 05 2013 23:18:00 Verizon Wireless, P.O. Box 26055,  
 Minneapolis, MN 55426-0055

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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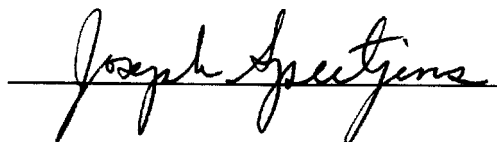
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2013 at the address(es) listed below:

Donald F. Neiman trustee@neiman@bradshawlaw.com,  
IA02@ecfcbis.com;DFN@trustesolutions.com;DFN@trustesolutions.net  
Gail E Boliver on behalf of Debtor Jim Davis boliver@boliverlaw.com,  
mel@boliverlaw.com;jboliver@boliverlaw.com;pricemel68@gmail.com  
United States Trustee USTPRegion12.DM.ECF@usdoj.gov

TOTAL: 3

**United States Bankruptcy Court**

Southern District of Iowa  
110 E. Court Ave., Suite 300  
Des Moines, IA 50309  
www.iasb.uscourts.gov

**Case No. 12-03433-als7**

**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jim M Davis  
1336 150th Street  
Clemons, IA 50051

Patricia A Davis  
1336 150th Street  
Clemons, IA 50051

Social Security No.:  
xxx-xx-9892

xxx-xx-2432

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/5/13

Judge Anita L. Shodeen  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**